



Serial No. 09/754,465  
Attorney Docket No. 10655.9900  
AMEX Docket No. 200301935

3621  
*[Signature]*

**CERTIFICATE OF FACSIMILE/MAILING PURSUANT TO 37 C.F.R. §1.8**

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Date: October 19, 2004

By: *Dean M. Richardson*

**CONFIRMATION COPY**

**IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE**

**PATENT**

Inventor(s): Gray W. J. et al.

Docket No.: 10655.9900

Serial No.: 09/754,465

Group Art No.: 3621

Filing Date: January 4, 2001

Examiner: Hewitt II, Calvin L.

Title: **SMARTCARD INTERNET  
AUTHORIZATION SYSTEM**

Confirmation No.: 3628

**AMENDMENT AND REPLY TO OFFICE ACTION**

MAIL STOP: AMENDMENT  
COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, VA 22313-1450

Honorable Commissioner:

In reply to the Office Action mailed September 28, 2004, Applicants amend the application and seek consideration of the remarks that follow.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 4 of this paper.